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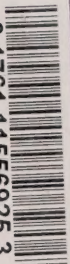
Student Loans



P R O G R A M

Student Guide

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Human Resources
Development Canada

Développement des
ressources humaines Canada

Canada

Y-170-06-97E

The Canada Student Loans Act and Regulations and/or the Canada Student Financial Assistance Act and Regulations set forth the rights and obligations of a student and should be referred to in case of uncertainty or dispute.



This publication is available in alternate formats.

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Human Resources Development Canada
Learning Directorate
June 1997

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What's It All About .?

Canada Student Loans Program

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Making the most of financial aid

Education costs money. The more you know about the costs of post-secondary education and where to get financial help, the better off you will be. Since your education is your responsibility, it is never too soon for you and your family to carefully plan how to pay for it.

Possible financial sources:

- **Your own money from work and savings**
- **Financial help from your family**
- **Scholarships and bursaries**
- **Student assistance from your province or territory**
- **Canada student loans and grants**

This booklet provides

information on full-time Canada student loans which may be available for full-time spring session, intersession and summer school studies, in addition to the normal school year. For information on assistance for part-time students, see the brochure entitled *Part-time Students Loans and Grants*.

Choosing a school

Post-secondary education is a big investment in time, money and effort. It's well worth it to take time to evaluate the institution you are considering. Look at such things as the institution's accreditation, its scholarship and financial assistance programs, the courses it offers, its job placement rates and its refund policy. Ask your institution if it has been designated. Designated schools are those which have been approved for Canada student loans by a province or territory.

Studying outside Canada

If you are planning to study outside Canada, please contact your provincial or territorial authority to ensure the institution has been designated for Canada student loan purposes. If it is, you may be eligible for a Canada student loan. If it has not been designated your province or territory can explain the requirements to you.

Where to apply

You can get application forms from your educational institution or from the student aid office in your province or territory. In some provinces you must submit your application directly to your educational institution. In other provinces and territories, you must apply directly to the provincial or territorial student aid office. Addresses and telephone numbers of these offices are found at the end of this brochure. Contact your provincial or territorial authority to verify where to submit your application.

**Send in your application
at your earliest opportunity.**

Financial aid offices at most colleges and universities, as well as admissions offices at vocational schools, also have information on the Canada Student Loans Program, including application forms and brochures.

Choosing a lender

Since August 1, 1995, all new Canada student loans must be negotiated at one of the following participating lenders:

- **Royal Bank**
- **Canadian Imperial Bank of Commerce**
- **Scotiabank**
- **National Bank of Canada**
- **participating members of the Credit Union Central of Canada**
- **participating members of l'Alliance des caisses populaires de l'Ontario limitée**
- **participating members of la Fédération des caisses populaires acadiennes limitée and the credit unions of P.E.I.**
- **participating members of les Caisses populaires de l'Ontario**
- **Les caisses populaires du Manitoba.**

Are you eligible?

To be eligible for a full-time Canada student loan, you must:

- **Be a Canadian citizen or permanent resident of Canada;**
- **Be a resident of a province or territory that participates in the Canada Student Loans Program. The province of Quebec and the Northwest Territories operate their own**

student assistance plans. (Generally, your province or territory of residence is where you have most recently lived for at least 12 consecutive months excluding full-time attendance at a post-secondary institution);

- **Satisfy the appropriate provincial or territorial authority that financial resources available to you are not enough to cover your educational costs by completing an application form for student assistance;**
- **Enrol or be qualified to enrol, in at least 60% of a full-time course load at a designated post-secondary educational institution;**
- **Enrol or be qualified to enrol, in a program leading to a degree, diploma or certificate. The program must be at least 12 weeks in length within a period of 15 consecutive weeks.**

To continue to be eligible for a full-time Canada student loan in subsequent years:

- **You must successfully complete at least 60% of a full-time post-secondary course load for which you have received a Canada student loan. This means, for example, passing three out of five courses;**
- **You can't receive assistance (loans and interest-free status) for more than 520 weeks of study (if you received your first student loan before August 1, 1995, under the *Canada Student Loans Act* or if you have a permanent disability), or for more than 340 weeks of study (if you received your first student loan after August 1, 1995, under the *Canada Student Financial Assistance Act*), except students enrolled in doctoral programs who are eligible for up to 400 weeks of assistance;**
- **You must complete the program within the number of periods of study normally specified by the school for completion of that program, plus one additional period. For example, for a program which normally takes four years to complete, loans may be available for the first four years of the program, plus one extra year; and**
- **You can't have been denied further assistance for reasons such as failing to make payments on your Canada student loan for 60 days or more, or because your previous Canada student loan was included in bankruptcy proceedings.**

How much will you get?

The amount of money you will receive depends on your assessed need which is calculated using the formula:

$$\text{Assessed Costs} - \text{Assessed Resources} = \text{Assessed Need}$$

The following table shows how the provinces and territories decide, on behalf of the federal government, how much money you may get:

PROCESS		NEED ASSESSMENT GUIDELINES
STEP A	Students are categorized according to their living situation. These categories are used to determine appropriate costs and contributions.	<ul style="list-style-type: none"> • single dependent student living at home • single dependent student living away from home • single independent student* living at home • single independent student living away from home • married student (or common law) • single parent student
STEP B	Students are assessed costs , depending on their category, which includes both education and living costs.	<ul style="list-style-type: none"> • tuition, compulsory fees, books, supplies • living allowance • transportation costs • child care, other allowable costs • discretionary costs

PROCESS		NEED ASSESSMENT GUIDELINES
STEP C	Student contributions are assessed depending on their category and available resources .	<ul style="list-style-type: none"> • contribution from income earned during the 4 month pre-study period • contribution from income during studies • student/spousal contribution from assets and income • parental contribution from income • other resources
STEP D	The student's needs are determined by subtracting the total assessed resources from the total assessed costs.	Note: Canada student loans will be authorized to meet 60% of your need for your study period. The maximum amount of Canada student loan assistance available for full-time students is \$165 for each week of the study period. The remainder of your need may be met with provincial funding.

* A single independent student is considered to be financially independent of his/her parent(s), guardian(s) or sponsor(s) when:

- there is no parent, guardian, sponsor, or other supporting relative (due to death or disappearance);
- the student has been out of secondary school for four years;
- the student has been in the labour force full-time for two years;
- the student was previously identified as a married student or a single parent student but no longer meets these criteria (e.g., widowed or divorced students).

You can get a rough idea of how you may be assessed by reviewing the following examples. **Please note, however, that these are examples only and that each student's financial picture is different.**

EXAMPLE ONE: MARRIED STUDENT, NO CHILDREN

The student is attending a university in Manitoba from September to April (34 weeks of study). The pre-study period is 4 months (16 weeks). The spouse's annual income is \$15,000, the student's pre-study income is \$2,000 and study period income is \$2,500. The family size is 2 (1 in university).

A. STUDENT CATEGORY	Married student, no children	
B. COSTS		
1. Tuition and Compulsory Fees	Actual amount	\$3,466
2. Books & Supplies	Actual costs or allowances, subject to \$3,000 maximum	\$1,025
3. Student Living Allowance	Standard allowance, regionally based	\$11,283
4. Return Transportation	Standard allowance, regionally based	—
5. Child Care	Actual costs or allowances, subject to ceilings	—
6. Other Allowable Costs	Actual amount (documentation where appropriate)	—
7. Discretionary Costs	Discretionary (documentation where appropriate)	—
Total Costs for Study Period	Sum of items 1 to 7	\$15,774

* Minimum student contributions have been established for the pre-study and study periods and each category of student based on provincial minimum wage rates and average weekly work hours, less CPP/QPP and EI contributions and living costs.

C. RESOURCES:

8. Pre-study Period Contribution	Greater of 80% of discretionary income from pre-study period, and the minimum student contribution* for the student category	\$364
9. Study Period Contribution	Greater of 80% of student's and spouse's discretionary income (less \$600 exemption from student's net income), including part-time earnings, scholarships, bursaries assistantships, and the minimum student contribution* for the student category	\$7,930
10. Student and Spousal Assets a) RRSP	Actual cost less \$2,000 for each year out of secondary school	—
b) Other Financial Assets	Actual amount	—
c) Vehicles	Total market value, less \$5,000 deduction	—
11. Parental Contribution a) Income	Weekly contribution based on family income and size	—
b) Assets	Discretion of province or territory	—
12. Other Resources	Actual amount (includes social assistance and other targeted resources)	—
Total Resources	Sum of items 8 to 12	\$8,294

D. ASSESSED NEED **Total Costs minus Total Resources** **\$7,480****

** Canada student loans will be authorized to meet 60% of your need for your study period. The maximum amount of Canada student loan assistance available for full-time students is \$165 per week for each week of the study period. The remainder of your need may be met with provincial funding up to the maximum levels.

EXAMPLE TWO: SINGLE DEPENDENT STUDENT LIVING AT HOME

The student is attending a college in New Brunswick from September to April (34 weeks of study). The pre-study period is 4 months (16 weeks). The student's pre-study income is \$3,000 and study period income is \$2,000. The family size is 4 (1 in university). The parental income is \$60,000.

A. STUDENT CATEGORY	Single dependent student living at home	
B. COSTS		
1. Tuition and Compulsory Fees	Actual amount	\$3,362
2. Books & Supplies	Actual costs or allowances, subject to \$3,000 maximum	\$700
3. Student Living Allowance	Standard allowance, regionally based	\$2,554
4. Return Transportation	Standard allowance, regionally based	—
5. Child Care	Actual costs or allowances, subject to ceilings	—
6. Other Allowable Costs	Actual amount (documentation where appropriate)	—
7. Discretionary Costs	Discretionary (documentation where appropriate)	—
Total Costs for Study Period	Sum of items 1 to 7	\$6,616

* *Minimum student contributions* have been established for the pre-study and study periods and each category of student based on provincial minimum wage rates and average weekly work hours, less CPP/QPP and EI contributions and living costs.

C. RESOURCES:

8. Pre-study Period Contribution	Greater of 80% of discretionary income from pre-study period, and the minimum student contribution* for the student category	\$1,700
9. Study Period Contribution	80% of student's discretionary income (less \$600 exemption), including part-time earnings, scholarships, bursaries & assistantships	\$980
10. Student and Spousal Assets a) RRSP	Actual cost less \$2,000 for each year out of secondary school	—
b) Other Financial Assets	Actual amount	—
c) Vehicles	Total market value, less \$5,000 deduction	—
11. Parental Contribution a) Income	Weekly contribution based on family income and size	\$4,610
b) Assets	Discretion of province or territory	—
12. Other Resources	Actual amount (includes social assistance and other targeted resources)	—
Total Resources	Sum of items 8 to 12	\$7,290

D. ASSESSED NEED: Total Costs minus Total Resources —\$674**

** Canada student loans will be authorized to meet 60% of your need for your study period. The maximum amount of Canada student loan assistance available for full-time students is \$165 per week for each week of the study period. The remainder of your need may be met with provincial funding up to the maximum levels.

This student's costs can be covered by their resources, therefore, a Canada student loan would not be issued.

EXAMPLE THREE: SINGLE DEPENDENT STUDENT LIVING AWAY FROM HOME

The student is attending a university in Saskatchewan from September to April (34 weeks of study). The pre-study period is 4 months (16 weeks). The student's pre-study income is \$1,000 and study period income is \$1,500. The family size is 5 (1 in university). The parental income is \$65,000.

A. STUDENT CATEGORY	Single dependent student living away from home	
B. COSTS		
1. Tuition and Compulsory Fees	Actual amount	\$3,090
2. Books & Supplies	Actual costs or allowances, subject to \$3,000 maximum	\$810
3. Student Living Allowance	Standard allowance, regionally based	\$5,298
4. Return Transportation	Standard allowance, regionally based	—
5. Child Care	Actual costs or allowances, subject to ceilings	—
6. Other Allowable Costs	Actual amount (documentation where appropriate)	—
7. Discretionary Costs	Discretionary (documentation where appropriate)	—
Total Costs for Study Period	Sum of items 1 to 7	\$9,198

* *Minimum student contributions* have been established for the pre-study and study periods and each category of student based on provincial minimum wage rates and average weekly work hours, less CPP/QPP and EI contributions and living costs.

C. RESOURCES:

8. Pre-study Period Contribution	Greater of 80% of discretionary income from pre-study period, and the minimum student contribution* for the student category	\$497
9. Study Period Contribution	80% of student's discretionary income (less \$600 exemption), including part-time earnings, scholarships, bursaries & assistantships	\$645
10. Student and Spousal Assets a) RRSP	Actual cost less \$2,000 for each year out of secondary school	—
b) Other Financial Assets	Actual amount	—
c) Vehicles	Total market value, less \$5,000 deduction	—
11. Parental Contribution a) Income	Weekly contribution based on family income and size	\$4,782
b) Assets	Discretion of province or territory	—
12. Other Resources	Actual amount (includes social assistance and other targeted resources)	—
Total Resources	Sum of items 8 to 12	\$5,924

D. ASSESSED NEED **Total Costs minus Total Resources** **\$3,274****

** Canada student loans will be authorized to meet 60% of your need for your study period. The maximum amount of Canada student loan assistance available for full-time students is \$165 per week for each week of the study period. The remainder of your need may be met with provincial funding up to the maximum levels.

Requesting a review

You may request that your initial Canada student loan application be reconsidered if you think that something was missed or if your circumstances have changed since you applied for a loan. When you provide the necessary details, the provincial or territorial authority may review your application if:

- **The information you originally provided was incorrect or has changed;**
- **You think that a mistake has been made in the application of assessment criteria; and/or**
- **You feel you have extraordinary circumstances not covered in the need assessment procedures.**

A review of your initial application may affect the amount of the loan. If the review indicates that the original assessment was too low, you may receive a larger loan within the limits available under the Program. If the reassessment indicates that you are entitled to less money, an **overaward** may be identified and the amount will be recovered from your future Canada student loan entitlement.

Overawards

An **overaward** is the amount of Canada student loan issued to a student in excess of what the student is entitled to receive. An overaward may occur for a number of reasons such as:

- **An increase in a student's resources;**
- **A mathematical error in the original assessment;**
- **An early withdrawal from full-time enrolment;**
- **A drop to less than 60 % of a full course load;
or**
- **Completion of studies earlier than anticipated.**

Warning: Anyone who knowingly misrepresents the truth or furnishes false or misleading information in an application or other document relating to a Canada student loan may be fined up to \$1,000.

If you think you have received more funding than you are entitled to, contact your provincial or territorial authority as soon as possible. **An overaward this year could create financial hardship for you next year when that amount must be recovered.** It is

better to return the overawarded amount as soon as it is detected.

Your responsibilities

The appropriate provincial or territorial authority will notify you if you do not qualify for a student loan. If you do qualify, you will receive a certificate of eligibility in the mail or, in some provinces, you may be required to pick it up from your educational institution. This document allows you to obtain a loan from a participating lender for the amount indicated.

Once you have received a full-time Canada student loan, you are responsible to:

- **Understand and respect the terms and conditions of your Canada student loan and the obligations you have undertaken. These are spelled out in detail in your loan agreement;**
- **Tell your lender of any changes in your situation as they occur, such as:**
 - **Change of address**
 - **Change of school**
 - **Withdrawal from studies**
 - **Becoming a part-time student**
 - **Inability to make a payment once you have completed school;**
- **Provide your lender with proof for each study period that you are enrolled as a full-time student. Use a new Schedule 1 or 2 document for this. (Schedule 1 is a certificate of eligibility. Schedule 2 is a confirmation of enrolment – available from lenders and student aid offices on campus.) These documents must be signed by your educational institution while you are still enrolled for the period of study to which the schedule applies;**

You should note the following important dates:

- Your certificate of eligibility or confirmation of enrolment must be submitted to your lender within 30 days of it being signed by your educational institution.
- If you submit your certificate of eligibility or confirmation of enrolment to your lender within 4 months of the start of your period of studies, you may not have to pay the interest which you are responsible to pay if you submit these documents late.
- Keep track of the amounts you borrow each year. Your lender will provide you with an annual statement, but it is also important that you keep your own records.
- Complete a Consolidated Student Loan Agreement within six months of ceasing to be a full-time student. This document serves to consolidate full-time Canada student loans and sets out your repayment terms. This document must be signed whether or not you can repay the loan.
- Repay your student loan . You will be required to start repayment on your student loan on the last day of the seventh month after ceasing to be a full-time student; however, you can start repayment earlier if you are in a position to do so. You must tell your lender immediately if you cannot meet your repayment requirements.

What if you can't pay?

If you are unable to meet the repayment terms of your loan agreement, your lender might revise them.

If you are unable to cover your student loan payments without hardship (given your family size and income) you may be eligible for the Interest Relief Program. Under the Interest Relief Program, the federal government will pay the interest on your loan. Interest Relief is normally approved for 3-month periods for a maximum lifetime benefit of up to 30 months and is available on full-time loans within the first five years of repayment. Interest relief is also available on part-time loans.

What if you do not make your loan payments?

If you default on your Canada student loan, your lender and/or the federal government will take necessary steps to recover the debt, such as:

- **Reporting you to a credit agency**
- **Using a private collection company**
- **Taking legal action through the Department of Justice**
- **Withholding your income tax refund.**

Important notice

Under new legislation passed in 1997, you cannot avoid paying your government student loans by declaring bankruptcy for two years after the end of your studies.

Sample repayment schedule

The following table illustrates typical monthly loan payments based on an interest rate of 12%. **This is only an example.** You must discuss the exact terms of your repayment with your lender.

If possible, it is of course to your advantage to make whatever extra payments you can at any time. Like most loans, your payments are applied to interest first and then to the principal of the loan. **Therefore, the faster you repay your loan, the less interest you will have to pay.**

TOTAL CANADA STUDENT LOANS	PERIOD OF REPAYMENT (MONTHS)	MONTHLY PAYMENT REQUIRED	TOTAL INTEREST PAID	TOTAL PAID
\$ 5,000	114 (9.5 YEARS)	\$74	\$ 3,402	\$ 8,403
\$ 8,000	114	\$118	\$ 5,444	\$13,444
\$ 11,000	114	\$162	\$ 7,485	\$18,486
\$ 14,000	114	\$206	\$ 9,527	\$23,527
\$ 17,000	114	\$251	\$11,568	\$28,569
\$ 20,000	114	\$295	\$13,610	\$33,610
\$ 23,000	114	\$339	\$15,651	\$38,652
\$ 26,000	114	\$383	\$17,693	\$43,693
\$ 29,000	114	\$428	\$19,734	\$48,735
\$ 32,000	114	\$472	\$21,776	\$53,776
\$ 35,000	114	\$516	\$23,817	\$58,818

Interest rates

Interest rates for Canada student loans negotiated before August 1, 1995, and held with a non-participating lender will continue to be set by the Government of Canada. These rates are set before the beginning of each loan year. Consult your lender for details.

Under the new legislation, a student with full-time student loans made or consolidated after August 1, 1995, and held with a participating lender will have the choice of either:

- **A maximum fixed interest rate = the bank's prevailing unsecured consumer loan rate, not to exceed prime + 5%, or**
- **A maximum floating interest rate of prime + 2½%.**

Note:

During the 6 month period following completion of studies, full-time borrowers are responsible for interest at the maximum floating interest rate of prime + 2½%.

If you hold full-time loans made before August 1, 1995, that are not yet consolidated, you may transfer them to a participating lender and choose either the floating or fixed interest rate.

These interest rates are maximum rates; however, you may negotiate lower interest rates. For further details on the best repayment option for you, consult your lender.

Additional information

For more information about the negotiation or repayment of a student loan, talk to the lender that is holding your loan or to any participating lender.

You can find out about your eligibility for a Canada student loan from the appropriate authority in your province or territory (see addresses on page 23). The financial aid office at your educational institution may also be able to give you information and help answer your questions.

For any additional information, contact Human Resources Development Canada at the following mailing address:

Human Resources Development Canada
Learning Directorate
P.O. Box 2090, Station "D"
Ottawa, Ontario K1P 6C6
Tel: (819) 994-1844
TTY Line: (819) 994-1218
(Sorry, collect calls cannot be accepted.)

Office address:

25 Eddy Street
10th Floor,
Hull, Québec
K1A 0M5
Fax: (819) 953-6057

Brochures on the following programs are also available:

- **Loans and Grants for Part-Time Students**
- **Interest Relief Plan**
- **Assistance for Students with Permanent Disabilities**
- **Special Opportunity Grants for Female Doctoral Students**
- **Your Canada Student Loan — It's your Responsibility**

These brochures are available from:

- **HRDC Public Enquiries Centre**
(see inside cover for details)
- **Provincial or territorial student aid offices**
(at the addresses indicated at the end of this brochure)
- **Financial aid offices at your educational institution**
- **Your participating lender.**

Provincial and territorial authorities

Newfoundland

Student Aid Division
 Department of Education
 Thompson Student Centre
 P.O. Box 8700, 3rd Floor
 St. John's, Newfoundland
 A1B 4J6
 1 (900) 451-4711
 Tel: (709) 729-4244
 Fax: (709) 729-2298

Prince Edward Island

Student Aid Division
 Office of Higher Education,
 Training and Adult Learning
 P.O. Box 2000
 Charlottetown, P.E.I.
 C1A 7N8
 Tel: (902) 368-4640
 Fax: (902) 368-6144

Nova Scotia

Student Assistance Office
 Department of Education and Culture
 P.O. Box 2290, Halifax Central
 Halifax, Nova Scotia
 B3J 3C8
 Tel: (902) 424-8420
 Fax: (902) 424-0540

New Brunswick

Student Services Branch
 Department of Advanced
 Education and Labour
 P.O. Box 6000, 548 York Street
 Fredericton, New Brunswick
 E3B 5H1
 Tel: (506) 453-2577
 1-800-667-5626
 Fax: (506) 444-4333

Québec*

Direction générale de l'aide
 financière aux étudiants
 Ministère de l'Éducation
 1035, rue de la Chevrotière
 Édifice Marie-Guyart, 22^e étage
 Québec (Québec)
 G1R 5A5
 Tel: (418) 646-5245
 (outside Québec)
 (418) 646-4505 (Québec)
 (514) 864-4505 (Montréal)

Ontario

Student Affairs Branch
 Ministry of Education and Training
 189 Red River Road, 4th Floor
 P.O. Box 4500
 Thunder Bay, Ontario
 P7B 6G9
 Tel: (807) 343-7260
 1-900-569-6727 (\$2.00 flat charge)
 1-800-465-3958 (Ontario only – TDD)
 Internet: <http://osap.gov.on.ca>

Manitoba

Student Financial Assistance
Department of Education and
Training

693 Taylor Avenue
Winnipeg, Manitoba
R3M 3T9

Tel: (204) 945-6321

Fax: (204) 477-5596

Saskatchewan

Student Financial Assistance
Post-Secondary Education and
Skills Training

Room B21, 3085 Albert Street
Regina, Saskatchewan
S4P 3V5

Tel: (306) 787-5620

Fax: (306) 787-7537

Alberta

Learner Assistance Division
Advanced Education and Career
Development

Information and Counselling
Services concerning student funding
are available at all Alberta Career
Development Centres. Please
consult the telephone directory for
the centre nearest you.

British Columbia

Student Services Branch
Ministry of Education, Skills
and Training

2nd Floor, 1106 Cook Street
Victoria, B.C.

V8V 3Z9

Tel: (250) 387-6100

Lower Mainland

Tel.: (250) 660-2610

1-800-561-1818 (B.C. only)

Fax: (250) 356-9455

Mailing address

P.O. Box 9173

Station Provincial Government
Victoria, B.C.

V8W 9H7

Yukon Territory

Students Financial Assistance Unit
Yukon Education

P.O. Box 2703

Whitehorse, Yukon

Y1A 2C6

Tel: (403) 667-5929

Fax: (403) 667-8555

Northwest Territories*

Student Services
Department of Education,
Culture and Employment

Box 1320

Yellowknife, N.W.T.

X1A 2L9

Tel: (403) 873-7190

1-800-661-0793

Fax: (403) 873-0336

1-800-661-0893

* Quebec and the Northwest Territories operate their own student assistance plan. If you are a resident of Quebec or the Northwest Territories, you should contact their offices for further information.

Sample monthly budget sheet

FINANCIAL RESOURCES	PLANNED	ACTUAL
SUMMER JOB		
PART-TIME JOB		
STUDENT/OTHER LOAN		
INTEREST		
OTHER INCOME		
TOTAL RESOURCES		
EXPENSES	PLANNED	ACTUAL
TUITION/LOAN PAYMENT		
BOOKS		
SCHOOL SUPPLIES		
RESIDENCE/RENT		
FOOD		
HEAT/ELECTRICITY/WATER		
TELEPHONE/CABLE		
CLOTHING		
LAUNDRY/CLEANING		
TRANSPORTATION		
MEDICAL/DENTAL		
DRUGSTORE SUPPLIES		
CHILDCARE		
ENTERTAINMENT		
MISCELLANEOUS		
SPENDING MONEY		
TOTAL EXPENSES		

Notes

CANADA

Student Loans



PROGR